

Walter O'Cheskey
Chapter 13 Trustee
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IN THE UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
ABILENE DIVISION

IN RE:

CHRISTOPHER EARL TURNER

CASE NO: 13-10001-RLJ-13
HEARING DATE: 10/30/2013
HEARING TIME: 11:00 AM

**TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS, OBJECTION TO CLAIMS AND
PLAN MODIFICATION (if required)**

NOW COMES Walter O'Cheskey, Chapter 13 Trustee, and files this Proposed Trustee's Recommendation Concerning Claims and Plan Modification (if required) in accordance with Bankruptcy Rule 3007 and General Order 2010-01 and would respectively show unto to the Court as follows:

I.

OBJECTION -- NO PROOF OF CLAIM FILED

The following creditors were scheduled by the Debtor(s). No Proof of Claim has been filed by them or on their behalf, as required by Bankruptcy Rule 3002(a). The bar date for filing claims pursuant to Bankruptcy Rule 3002(c) has passed. Therefore the claims should be DISALLOWED.

Trustee Clm#	Creditor Name	Scheduled Amount	Trustee Clm#	Creditor Name	Scheduled Amount
008 0 U	5 STAR BANK	\$918.00	009 0 U	AMERICAN WARRIOR NETWORK	\$315.00
012 0 U	BAJA BROADBAND	\$765.00	015 0 U	CENTRAL FIN	\$65.00
016 0 U	COMFORT CARE DENTAL GROUP	\$263.00	017 0 U	CORTESE DODGE INC	\$174.00
022 0 U	DIVERSIFIED DENTAL SERVICES	\$451.00	023 0 U	ENTERPRISE RENT A CAR	\$286.00
025 0 U	FEDERAL CREDIT UNION	\$165.00	029 0 U	MONROE COUNTY LIBRARY SYSTEM	\$63.00
031 0 U	PARTNER CREDIT UNION	\$25.00	860 0 U	STRONG MEMORIAL HOSPITAL	\$448.00
862 0 U	THE CREDIT BUREAU INC	\$180.00	864 0 U	TOWN OF HENRIETTA	\$180.00
865 0 U	TRIAD FINANCIAL CORP-SANTANDER	\$1.00	866 0 U	US DEPT OF ED/GSC/CHI	\$1,797.00
871 0 U	WEGMANS CREDIT DEPARTMENT	\$60.00			

II.

SPECIFIC OBJECTIONS

No Objections

III.

TRUSTEE'S RECOMMENDATIONS CONCERNING ALLOWED CLAIMS

The Trustee hereby recommends the ALLOWANCE of the following claims for the amount and in the class as listed below.

Trustee Claim #	Creditor	Collateral / Description	Claim Amount	Value	%	Term	Paid / Treated
<u>SECURED CREDITORS</u>							
026 0	FREEDOM ACCENPTANCE CORP	FURNITURE COUCH, COMPUTER, DINING ROOM	\$9,329.25	\$11,000.00	6.50%	60	\$199.88 PAID BY TRUSTEE
855 0	SECURITY NAT AUTO ACCE	2006 ACURA	\$15,144.00	\$15,144.00	5.25%	60	\$328.44 PAID BY TRUSTEE

UNSECURED GENERAL CREDITORS

Trustee Clm#	Creditor Name	Claim Amount	Trustee Clm#	Creditor Name	Claim Amount
010 0 U	ARMED FORCES BANK NA	\$831.36	011 0 U	ARMED FORCES LOANS OF NEVADA	\$902.99
	PURCHASES			LOAN	
020 0 U	AMERICAN INFOSOURCE LP DIRECTV LLC	\$733.83	037 0 U *	AMERICAN INFOSOURCE LP	\$817.00
	SERVICES			SERVICES	
				Not provided for in confirmed plan.	

044 0 U *	JEFFERSON CAPITAL SYSTEMS LLC	\$359.48	046 0 U *	ASSET ACCEPTANCE LLC	\$592.99
	<i>SERVICES/SPRINT PCS TELECOM</i>			<i>SERVICES/AT&T SW BELL</i>	
	<i>Not provided for in confirmed plan.</i>			<i>Not provided for in confirmed plan.</i>	
050 0 U *	WELLS FARGO BANK	\$141.98	052 0 U	AAFES / MIL STAR / EXCHANGE	\$1,480.20
	<i>SERVICES/CHARGED OFF DEMAND DEPOSIT ACCOUNT</i>			<i>PURCHASES</i>	
	<i>Not provided for in confirmed plan.</i>				
852 0 U	Q DENTAL GROUP PC ADMINISTRATIVE	\$192.24	853 0 U	ROCHESTER GAS & ELECTRIC	\$2,070.93
	<i>MEDICAL SERVICES</i>			<i>SERVICES</i>	
854 0 U	SANTANDER CONSUMER USA	\$9,346.81	856 0 U	SECURITY SERVICE FCU	\$419.79
	<i>LOAN</i>			<i>LOAN</i>	
858 0 U	CAVALRY PORTFOLIO SERVICE LLC	\$733.19	867 0 U	URMC	\$1,355.04
	<i>SERVICES/SPRINT</i>			<i>MEDICAL SERVICES</i>	
869 0 U	AMERICAN INFOSOURCE LP	\$1,238.14	872 0 U *	SPRINT NEXTEL DISTRIBUTION	\$798.56
	<i>SERVICES</i>			<i>SERVICES</i>	
				<i>Not provided for in confirmed plan.</i>	

If the Trustee's recommendation concerning any claim differs from the amount indicated in a creditor's Proof of Claim, the recommendation is deemed an objection to such claim. Unless a timely reponse or objection is filed contesting the Trustee's recommendation, the objection will be sustained and such claim will be allowed only in the amount and in the class indicated.

Any proposed changes by the Debtor that extends the term or lowers the interest rate as to any secured claim contained in the confirmed Plan must be set out in a Debtor's Objection or Response to the Trustee's Recommendation Concerning Claims and noticed to the affected creditor in the absence of a letter agreement between the Debtor and the affected creditor.

IV.

TRUSTEE'S PLAN MODIFICATION

Pursuant to 11 U.S.C. Section 1329, and in accordance with General Order 2010-01 Section 8, the Trustee requests the following Modification of Debtor's(s') Confirmed Plan, subject to feasibility herein:

No Modification Needed

/s/ Walter O'Cheskey

Walter O'Cheskey
Chapter 13 Trustee

NOTICE OF HEARING AND PRE-HEARING CONFERENCE

IF AN OBJECTION IS FILED, A HEARING WILL BE HELD 10/30/2013 AT 11:00 AM CONCERNING THE TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS, OBJECTION TO CLAIMS AND PLAN MODIFICATION (IF REQUIRED) (TRCC) AT THE FOLLOWING LOCATION:

VIDEO: US COURTHOUSE ROOM 2201, 3RD & PINE, ABILENE, TEXAS 79604

A PRE-HEARING CONFERENCE WITH THE TRUSTEE SHALL BE HELD AT THE SAME LOCATION AT 8:30am. ALL PARTIES ARE REQUIRED TO ATTEND THE PREHEARING CONFERENCE. ANY OBJECTIONS TO THE PLEADINGS NOT RESOLVED OR DEFAULTED AT THE PRE-HEARING CONFERENCE WILL BE HEARD BY THE COURT AT THE HEARING DATE AND TIME ABOVE. TO BE CONSIDERED, ANY OBJECTION OR RESPONSE MUST BE MADE IN WRITING, SERVED ON ALL EFFECTED CREDITORS AND FILED WITH THE COURT WITHIN THIRTY (30) DAYS FROM THE DATE OF SERVICE.

PURSUANT TO GENERAL ORDER 2010-01 SECTION 8(C), UNLESS AN OBJECTION IS TIMELY FILED AS TO THE TREATMENT OF ANY CLAIM OR MODIFICATION, THE CLAIM OR MODIFICATION WILL BE ALLOWED OR APPROVED AS DESCRIBED IN THE TRCC AND SUCH TREATMENT WILL BE FINAL AND BINDING ON ALL PARTIES.

/s/ Walter O'Cheskey

Walter O'Cheskey
Chapter 13 Trustee

CERTIFICATE OF SERVICE

I hereby certify that a copy of the foregoing Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification (if required) and Notice of Hearing and Pre-Hearing Conference on Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification (if required) was this date served on the following parties electronically or at the addresses listed below by U.S. First Class mail:

Date: 9/5/2013

/s/ Walter O'Cheskey

Walter O'Cheskey
Chapter 13 Trustee

5 STAR BANK 55 N MAIN ST WARSAW NY 14569
AAFES / MIL STAR / EXCHANGE C/O CREDITORS BANKRUPTCY SERVICE PO BOX 740933 DALLAS TX 75374
AARONS RENTAL 3502 CATCLAW ABILENE TX 79606
AMERICAN INFOSOURCE LP DIRECTV LLC MAIL STATION N387 2230 E IMPERIAL HWY EL SEGUNDO CA 90245
AMERICAN INFOSOURCE LP T MOBILE/T MOBILE USA INC PO BOX 248848 OKLAHOMA CITY OK 73124
AMERICAN INFOSOURCE LP VERIZON PO BOX 248838 OKLAHOMA CITY OK 73124
AMERICAN WARRIOR NETWORK 4400 PGA BLVD STE 902 PALM BEACH GARDENS FL 33410
ARMED FORCES BANK NA DOUGLAS M NEEB ESQ 1111 MAIN STREET SUITE 1600 KANSAS CITY MO 64105
ARMED FORCES BANK NA PO BOX 3400 FT LEAVENWORTH KS 66027
ARMED FORCES LOANS OF 6161 S RAINBOW BLVD STE LAS VEGAS NV 89118
ARMED FORCES LOANS OF NEVADA 6161 S RAINBOW BLVD #100 LAS VEGAS NV 89118
ASSET ACCEPTANCE LLC PO BOX 2036 WARREN MI 48090
BAJA BROADBAND PO BOX 660664 DALLAS TX 75266
CAINE & WEINER PO BOX 5010 WOODLAND HILLS CA 91365
CAPITAL ACCOUNTS 2120 CRESTMOOR RD STE 30 NASHVILLE TN 37215
CAVALRY PORTFOLIO SERVICE LLC 500 SUMMIT LAKE DRIVE SUITE 400 VALHALLA NY 10595
CENTRAL FIN 3424 NORTH FIRST ABILENE TX 79603
CHRISTOPHER EARL TURNER 5249 US HWY 277 S APT 285 ABILENE TX 79605
COMFORT CARE DENTAL GROUP 2024 W HENRIETTA RD STE 5 J ROCHESTER NY 14623
CORTESE DODGE INC 2400 W HENRIETTA RD ROCHESTER NY 14623
CRD PRT ASSO ATTN BANKRUPTCY PO BOX 802068 DALLAS TX 75380
CREDIT MANAGEMENT LP 4200 INTERNATIONAL PKWY CARROLLTON TX 75007
DIRECT TV PO BOX 70014 BOISE ID 83707
DIRECTV LLC ATTN BANKRUPTCIES PO BOX 6550 GREENWOOD VILLAGE CO 80155
DIVERSIFIED DENTAL SERVICES PO BOX 1168 TRUSSVILLE AL 35173
ENTERPRISE RENT A CAR 803 W COLORADO AVE COLORADO SPRINGS CO 80905
EOS CCA 300 CANAL VIEW BLVD STE ROCHESTER NY 14623
ESMERALDO SOTO 2500 NUNSUCH RD ABILENE TX 79606
FEDERAL CREDIT UNION 3801 W BLVD DR FLINT MI 48505
FREEDOM ACCENPTANCE CORP 1150 E LITTLE CREED RD NORFOLK VA 23518
FREEDOM ACPT CUSTOMER FINANCIAL NORFOLK VA 23518
IC SYSTEMS ATTN BANKRUPTCY 444 HIGHWAY 96 EAST,PO BOX 64444 SAINT PAUL MN 55164
INTERNAL REVENUE SERVICE PO BOX 7317 PHILADELPHIA PA 19101
INTERNAL REVENUE SERVICE PO BOX 7346 PHILADELPHIA PA 19101
JEFFERSON CAPITAL SYSTEMS LLC PO BOX 7999 SAINT CLOUD MN 56302
JEFFERSON CAPITAL SYSTEMS LLC PO BOX 953185 ST LOUIS MO 63195
JEFFREY B RESNICK PC 6440 NORTH CENTRAL EXPWAY #501 DALLAS TX 75206
MERCANTILE ADJMNT BUR 6390 MAIN ST WILLIAMSVILLE NY 14221
MONROE COUNTY LIBRARY SYSTEM 115 S AVE ROCHESTER NY 14604
NCO FIN-99 PO BOX 15636 WILMINGTON DE 19850
PARTNER CREDIT UNION 6221 SHERIDAN BLVD ARVADA CO 80003
Q DENTAL GROUP PC ADMINISTRATIVE 2300 BUFFALO RD CORNER STONE CENTER #300 ROCHESTER NY 14624
Q-DENTAL GROUP 2300 BUFFALO RD ROCHESTER NY 14624
ROCHESTER GAS & ELECTRIC 89 EAST AVENUE ROCHESTER NY 14649
SANTANDER CONSUMER USA PO BOX 560284 DALLAS TX 75356
SANTANDER CONSUMER USA PO BOX 961245 FT WORTH TX 76161
SECURITY NAT AUTO ACCE 6951 CINTAS BLVD MASON OH 45040
SECURITY SERVICE FCU PO BOX 691510 SAN ANTONIO TX 78269
SECURITY SERVICE-INS PO BOX 691510 SAN ANTONIO TX 78269
SOLOMON & SOLOMON PC 5 COLUMBIA CIRCLE ALBANY NY 12203
SPRINT NEXTEL CORRESPONDENCE ATTN: BANKRUPTCY DEPT PO BOX 7949 OVERLAND PARK KS 66207
SPRINT NEXTEL DISTRIBUTION ATTN BANKRUPTCY DEPT PO BOX 3326 ENGLEWOOD CO 80155
SPRINT PO BOX 79357 CITY OF INDISTRY CA 91716
STRONG MEMORIAL HOSPITAL 601 ELMWOOD AVE ROCHESTER NY 14642
SUSAN CABALLERO TURNER 6210 DUCHESS ABILENE TX 79606
THE CREDIT BUREAU INC EOS CCA 300 CANALVIEW BLVD STE 130 ROCHESTER NY 14623
TICE ASSOC PO BOX 1168 TRUSSVILLE AL 35173
TOWN OF HENRIETTA 475 CALKINS RD HENRIETTA NY 14467
TRIAD FINANCIAL CORP-SANTANDER ATTN: BANKRUPTCY DEPARTMENT PO BOX 105255 ATLANTA GA 30348
UNIQUE NATIONAL COLLEC 119 E MAPLE ST JEFFERSONVILLE IN 47130
UNITED STATES ATTORNEY 801 CHERRY STREET UNIT 4 FT WORTH TX 76102
URMC PHYS FAMILY MEDICAL CENTER 777 S CLINTON AVE ROCHESTER NY 14620
URMC UNIVERSITY OF ROCHESTER MED CENTER 601 ELMWOOD AVE BOX 320 ROCHESTER NY 14642
US ATTORNEY ATTORNEY IN CHARGE 1100 COMMERCE STREET SUITE 300 DALLAS TX 75242
US ATTORNEY GENERAL 10TH ST & CONSTITUTION AVE WASHINGTON DC 20530
US DEPT OF ED/GSC/CHI 400 MARYLAND AVE SW WASHINGTON DC 20202
VERIZON VERIZON WIRELESS BANKRUPTCY ADMINISTRI PO BOX 3397 BLOOMINGTON IL 61702

VIRTUOSO SOURCING GROU 3033 S PARKER STE 1000 AURORA CO 80014
WEGMANS CREDIT DEPARTMENT 1500 BROOKS AVE ROCHESTER NY 14624
WELLS FARGO BANK NA PO BOX 5058 MAC: P6053-021 PORTLAND OR 97208
WELLS FARGO BANK PO BOX 63491 MAC A0143 042 SAN FRANCISCO CA 94163